ESSAY ON USURY.

Read Before the Joint Meeting of the State Grange and State Agricultu-ral Fair Association in Ander-son, on the 8th of August, by Mr. E. L. Roche, of

The Position of Those Who Oppose the Enactment of Usury Laws Defined. The laws regulating interest are amon the earliest found in the statute books. In Greece, as far back as five hundred In Greece, as far back as five hundred years before Christ, money lending was a recognized occupation, and 18 per cent. was the legal rate; but 36 per cent. was charged for mercantile loans, and as much as 16 per cent. per day was paid by doubtful borrowers. The Roman law, called the laws of the Twelve Tables, allowed interest at the rate of 1 per cent. per month. or 12 per cent. per annum: per month, or 12 per cent. per annum; but the Roman laws on this subject were frequently modified and altered to prevent evasions, but apparently without success. In the year 408 the legal rate of interest was reduced to 5 per cent. Justinian made a further reduction to 4 per cent, but exempted provides per cent., but exempted merchants, who were allowed to pay and receive 8 per cent. The usurers, however, under this reign are known to have taken as much as 60 per cent, where the risks of the loss was great. Stringent laws against usury were passed in subsequent years by other rulers of the Roman Empire; but other rulers of the Roman Empire; but the money-lenders continued to evade and render them nugatory. In the year 740 the Roman Senate again ratified a law making 12 per cent. the legal rate of interest, and forbade Senators to engage in the business of money-lending.— Again, later we find, under the Emperor Theodosius, 24 per cent. as lawful inter-est in Rome. By the laws of Moses, the dews were prohibited from taking inter-est from each other; but were expressly Jews were prohibited from taking interest from each other; but were expressly permitted to do so from strangers. The canonical laws governing the early Christians also forbid the taking of interest from their brethren. This idea was taken no doubt from the Jewish laws on this subject, as we do not find in the New Testament the practice of taking usury condemned, but rather commended, notably in the parable of the talents, where the slothful and unprofitable zervant who hid his lord's money in the ground and hid his lord's money in the ground and failed to put it at interest is punished but the servant who traded with the talents committed to his care, and gained other talents, is rewarded by having given to him not only what he before possessed, but also the talent which the first had failed to profitably use. Evidently the prohibition of the canonical law of the early Christians was intended to regulate the interests. to regulate the intercourse among "the brethren," that is among those who were apostles were sent out without money to pay board, and the brethren were expected to provide for them in their journeyings; all their goods were in common. Of course society generally cannot be regulated upon such a basis, and it would be as absurd to pass laws now against people charging board as it is against their charging hire for the loan of money. After the fall of the Roman Empire, and during what is called the dark ages, no interest was permitted, but a system interest was permitted, but a system called rents was practiced whereby borrowed money was returned yearly in small sums. As we approach nearer to our own times the rates of interest are found to fluctuate, but still, upon the whole, becoming steadily lower. During the reign of Henry VIII in England, 10 per cent. was the lawful rate; under James 1, 8 per cent.; under Appen I, 8 per cent.; under Apne, 5 per cent. William and Mary borrowed at 8 per cent. from the Bank of England, (at that time a new institution recently estab-lished.) Money can now be borrowed in England at from 2 to 5 per cent., the current rate being regulated entirely by the abundance or scarcity of the article in the hands of lenders. From the brief review of the history of interest laws, which I have given above, one fact is clearly defined, namely, that no law, heretofore enacted, has been stringent enough to prevent what has been stringent enough to prevent what has been desig-nated as usury. Nay, even in the laws themselves we find a recognition of the adage, "Necessity knows no law," and that an increase or decrease in the inter-est obtained on loans must be governed the contract. In one instance merchants are allowed to pay and receive 8 per cent. but borrowers engaged in other pursuits pay but 4 under one ruler; 36 per cent. is named as the legal rate under a succession of the succession of th sion of others; the ranges of lawful in-terest run all the way from 24 to 2 per cent. This proves that when the people were prosperous and money plentiful and the risk to the lenders reduced to minimum, they were willing to accept small returns for the use of their capital. But in times of difficulty and danger But in times of difficulty and danger, either from internal dissensions or forcign war, when the tenure by which property was held became impaired, and the productive energies of the people crippled, money, like corn, clothing or any other valuable thing necessary to the comfort or convenience of domestic life, advanced in price; in fact it was worth more and these who had it to land to more, and those who had it to lend required to be paid according to the risk run and the demand growing out of the necessities of the situation. The people of South Carolina are to-day in a posi-tion similar to this; they are, so to say, in a transition state, and have been so tion similar to this; they are, so to say, in a transition state, and have been so for ten long years, nor have they yet solved the problem or settled what they will do with it. Trained in the management of one kind of labor, namely, slave labor, the landed proprietors were, without preparation, called upon to organize a new system, and make the former slave profitable in his new relations as a free man. What was possible or impossible in this direction no man knew, and expendence in the face of the bonds, nothing was said of the commissions charged for finding the cash. The effect of the re-enactment of a usury law at the present time would be to derange and obstruct the whole financial machinery by which the agricultural and mechanical industries of the State are carried on; confidence in the integrity of the people of South Carolina is being re-established, and also in their ability to meet their inthis direction no man knew, and expenses. in this direction no man knew, and experience could be the only teacher. The land-owner was driven by the necessities of his position to accept the situation and take the risks, be they great or small. But the could be the man all of the could be the control of the could be the

The abnormal political condition of culties under which her people labored, and the frightful shrinkage in values, not only of real estate, but personal property also, operated seriously against the introduction of capital from abroad, and it was only the high rates of interest and prespective profits that could induce moneyed men to take the risk incident to the circumstances, the repeal of the usury law was a wise and necessary measure, freeing the land-owner and capitalist alike from an impracticable and useless incumbrance. With the absolute need to borrow or starve, the land-owner found his ability to furnish adequate security vastly curtailed, but by this repeal the former was enabled to borrow on the produce of his land, and the latter to obtain security from the same source.



Intellinencer.

BY E. B. MURRAY & CO.

ANDERSON, S. C., THURSDAY, AUGUST 16, 1877.

THIEVES BY BIRTH.

Persons in Whom the Propensity to Steal is Irresistible.

I was invited to a jail in Massachu-setts by a young lawyer, who has since become United States Senator, to exam-ine the head of a client of his whom he become United States Senator, to examine the head of a client of his whom he was to defend on the charge of stealing. No information was given as to his alleged crime, and we described the young man as being abnormally acquisitive, or selfish in respect to possession; that he had very strong veneration, and would be sincere in it; while with his small cautiousness and conscientiousness and very large acquisitiveness he would be likely to trespass upon the rights of others in the way of stealing. At this point the lawyer told the had told him (the lawyer.) He went on to relate that he had been in the habit of stealing everything, whether he wanted it or not; that he would gc to prayer meeting and take the opportunity of praying two or three times during the evening, and sometimes on the way home he would he inspired with a devotional feeling, and would kneel down in the corner of the fence alone, and have a season of prayer that was sweet and heavenly to him; and, strange as it may seem, if he saw a hoe hanging on a farmer's fence, or a whiffle-tree chain, or pin of a cart neap, or a beetle and wedges, or an old ax, half-worn, he would steal it, and afterward it would occur to him that he could not use the articles, nobody would buy them, and his only

steal it, and afterward it would occur to him that he could not use the articles, nobody would buy them, and his only way was to conceal them; and he remarked that there was a hollow log lying in a small piece of wood in which he had secreted the articles which he had stolen because he dare not carry them home nor offer them for sale. But it seemed to him that he could not help stealing them; the impulse came on, and though he was sincere in his religious will over-ride and destroy everything

an examination, and at the end of a long and sharp analysis of his character, in Which acquisitiveness and secretiveness had been described as strongly developed and very active, and also conscientiousness and cautiousness had been estimated as large, he seemed unwilling to go, but walked up and down the room for several minutes, as if he had some burdened question he wanted to ask and yet was afraid to ask. Turning to him, I said: "Do you wish to ask any questions?" "Yes," he said; "there is one thing about me which you do not seem to have discharge of small arms poured a continuous rain of bullets in their faces; they fell down by tens, by scores, by bundreds. When they had gained a large part of the distance, the storm developed into a hurricane of ruin. The breath of hell's door anddenly opened, shattered, disordered, pell mell, down the declivities, amid the shouts and yells of the enemy, which made the horrid din demonical. Until then the division as emed to be contending with the wrath of brute and material forces bent on its annihilation. This shout recalled the human agency in all the turbulence and fury of the scene. The division of French fell back—that is to say, one-half of it. It suffered a loss of near half its and sometimes face: "By the help of God, I have been ful in the past, or the evil could not have

Twenty-five years ago there was a well-to-do farmer's wi'e in Connecticut who had an impulse to steal only one kind of an article, and that was blue stockings. If she were driving, in the middle of a bright afternoon, a mile from home, where she and the horse and wagon were well known, and she caught sight of a pair of blue stockings hanging on a line in the yard with other clothing, she would stop her team, get out of the wagon, go into the vard in front of the would stop her team, get out of the wagon, go into the yard in front of the rooms where the family of the line. rooms where the family were working, and jerk those stockings off the line, leaving a dozen pairs of other colors, return to her wagon, whip up the team and get out of the way. If she had been a stranger, whose peculiarity was un-known, she would have been followed and arrested and punished; but every-body knew that she had that gueer monomania for blue stockings.

I examined a man's head and described

him as being very fond of money, hap-pening, of course, to use that term, pening, of course, to use that term, money, instead of property, and it made quite a sensation because it was known that he would steal money, and he did not he sitate to talk about it himself. But he would steal nothing else, no matter how valuable, though he knew he might be detected.—Phrenological

A Powder Mill.—A powder-mill is not in the least like other mills. Instead of one great building, it is composed of many rough-looking little sheds, sometimes as many as seventy or eighty. These are long distances apart, separated by dense woods and great mounds of earth, so that if one "house" is blown up the others will escape a like fate. Of some the wellsome the walls are built very strong, and the roofs very slight, in the hope that if an explosion happens, its force will be expended upward only. Other houses have enormous roofs of masonry covered with earth; the roofs of others are tanks

with earth; the roots of others are tanks always full of water.

The constant danger, inseparable from the work, would be gradually increased were there not strict rules, always enforced. No cautious visitor can be more careful than the workmen themselves, for they know, if an explosion happens, it will be certain, instant death to them. So no lights or fires are ever allowed; no one lives nearer the mills than can be helped; some of the buildings are car-peted with skins, and the floors are al-ways kept flooded with an inch or two of lowed them. At one time the train seemed to be enveloped in a sheet of electrical fire. A fearful crash preceded, and instantly the engine was in a volume of electricity. Balls of fire encircled the driving wheels as they revolved with lightning rapidity. Engineer Sandford beheld the phenomenon with wonder and awe, and supposing the end of all things was at hand involuntarily shut off the steam. Nearly every person ca the train trains and in front of every door is a shallow tank of water. Before entering, every person must put on rubber shoes and walk through this water, for the rails in boot heels might explode a single grain of ganpow-der, and cause widespread disaster. So the rubber shoes worn in the mills are never worn eisewhere. Then, too, every wone is expected to keep his wits about him; there is never any loud talking the steam. water; and in front of every door is a shallow tank of water. Before entering, laughter, and no one ever thinks of shouting. Yet, with all this extreme care, explosions sometimes occur, and then there is seldom any one left to tell how it happened.—St. Nicholas Magazine.

- The husband who informed his wife six months ago that he would let her put out the washing as soon as times im-pros. I, has kept his promise. He lets her put it out—on the line, And still she is not happy.

The interest in the cause of temperance, now spreading so rapidly, is similar to that which the crusade excited a few years ago. They are alike in that they both look to the Lord for help and deliverance, and in depending upon prayer, the Bible and singing, as the

though he was sincere in his religious devotions, and exceedingly happy in their performance, he seemed to himself to be left to the temptation of the devil when anything which might be stolen was left in his way.

A man who was a minister called for an examination, and at the end of a long and sharp analysis of his character, in God, we think, is plainly indicating that

able, hitherto, to refrain from carrying away anything which I had thus, under the impulse, stolen."

Twenty-five years ago there was a wellmembers-must go forward. God calls, and the sea will divide when his people move forward in faith. Who does not hear the call?—Cumberland Presbyterian.

A REMARKABLE INVENTION .- Anoth er invention pertaining to electricity, quite as wonderful as the telephone. popular notice, has recently been secured by patent in the United States to a Swed-ish inventor. The apparatus is an automatic railway signal, which enables the station officials to know the precise posi-tion of any train at any time; it gives sound signals to the engineer, and at the station before the train enters, thus enabling switches to be cleared and arranged in time to prevent accident. If two trains approach each other, whether run ning in the same or opposite directions, the engineers of both trains receive sig-nals in time to prevent collision, and the station people are at the same time auto-matically informed of the position of both matically informed of the position of both trains. Any train may, by stopping at certain points of the road where "contracts are arranged, open telegraphic communication with the stations at both ends of the route, and two trains may in the same manner telegraph to each other. A complete record is automatically kept at each station of the speed of each train and of the exact time it enters or leaves and of the exact time it enters or leaves the station. Stop signals may be sent at any time from the stations to any train while moving. The apparatus may be while moving. The apparatus may be arranged to send stop or danger signals to trains approaching swinging bridges which are not properly locked and fastened. When this invention shall have been generally introduced, railroad accidents will be almost impossible.—Chicago

A SMART THING .- How many people are there who really know how to make a mustard plaster? Not one in a hundred at the most, perhaps, and yet mus-tard plasters are used in every family, and physicians prescribe the application. The ordinary way is to mix the mustard with water, tempering it with a little flour; but such a plaster as this makes is simply abominable. Before it has half done its work it begins to blister the patient, and leaves him finally with a painful flayed spot, after having produced far less effect in a beneficial way than was intended. Now, a mustard plaster should never blister at all. If a lister is wanted, there are other plasters far better than mustard plaster; then use no water, but mix the mustard with the white of an egg, and the result will be a plaster which will "draw" perfectly, but will not produce a blister on the skin of an infant, no matter how long it is allowed to remain on the part.

knees a minute, please." "'
earth shall I do that for, pet?"
I want to draw an elephant."

DR. PLUMERIS SPEECH.

The Veteran Creates a Sensation in Edinburg—A Remarkable Speech.

The Veteran Creates a Sensation in Edinburg—A Remarkable Speech.

The correspondent of the New York Herald, writing from Edinburg of the Pan-Presbyterian Council, thus speaks of a venerable divine whose name is a "tower of strength" in this community: Any account of the personnel of the council would be incomplete without special reference to Dr. William S. Plumer, of South Carolina, its veteran. This grand old mau—in his eighty-eighth year, with his long, snowy hair and patriarchial beard—might suggest the idea; Rip Van Winkle were his mind not so wide awake. Dr. Plumer was once minister of the church of Fredericksburg, and indeed for a generation was the Presbyterian giant of Virginia. He was the leading man of a once farmous convention which met at Richmond to consider the educational condition of that State. There he opposed the late Samuel M. Janney, who wanted that modest Quaker, saying, "A city that is set on a hill cannot be hid." His epigrammatic utterances were widely known, as when he said, as an offset to a general State of South Carolina, now met and sitting in General Assembly, and by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Statutes, relative to liens on crops.

SECTION 1. Be it enacted, by the Senate and House of Representatives, relative to liens on crops.

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revivalist who said that he wanted "to get up a revival," that he (Plumer) wanted "to get down a revival."

Dr. Plumer, aged as he is, has made one of the most powerful impressions on the council. It was when co-operation in missions was the subject that he care in missions was the subject that he arose to make an appeal for missions among the negroes of the Southern States. It was plain that the old scholar's crudiwas plain that the old scholar's erudition and devoutness had borne him far above all vulgar prejudices against the negro. The promise, "Ethiopia shall stretch her hands," was raised by him against the superstition he rebuked that there was some special curse on Africans. He related some touching anecdotes of that race, showing their heroism and piety, and warned the church that they were not exhibiting as much wisdom as the Catholics in winning so desirable an element as the Southern negroes. Roelement as the Southern negroes. Roman Catholics, he said, are building chapels everywhere and inviting colored people into them. He once told his theological class in Columbia, South Caro-lina, that he did not think the Catholica lina, that he did not think the Catholics would make much headway with the colored people, because these were so noisy in their worship and so fond of taking part in public worship, but one of his class told him he had been to one of those Catholic churches, and the noisiest he ever heard. He (Dr. Plumer) had found it so; the order had gone out from Rome, "nover mind the noise if you get the men." The speaker seemed inspired with the theme. He declared the mosteloquent preacher he ever heard in his life was a black man from Tennessee: that the only way to convert Africa, and forever end the odious slave trade, was to make a united effort to win the hearts of the colored people in America. It was a very remarkable speech this of Dr. Plumer, especially as the working of a high and human spirit in the heart of that State which was once so especially associated with the "cursed-be-Canaan" theory of the African reset.

Education and Agriculture.

If "knowledge is power," as the civilized world admits, the agriculturists of the nations have but to educate themselves in order to supersede the power of the trades and professions, and give laws to their respective countries. This would be placing the "bettom sail be placing the "bottom rail on top," since nearly all trades and profession rose into power and respectability before the plodding uneducated farmer. as been the foot ball, the servant of aristocracy, the staff of bread to supporting his country, but too humble in rank to share its dignities. That long period ended, however, in the birth of the great republic. Henceforth all men were to be considered as "born equal," and as possessing "unalienable rights." Henceforth men were to be free to pursue their harviness and without the happiness, and without the trammels of hereditary titles and government prefer-ments. Henceforth intellect and genius was at liberty to shine from whatever rank or condition it might spring. Un-der these favorable circumstances, agri-culture made a powerful advance in the new world, and although it has not done the great advance in the arts and sciences yet it has now climbed to a sufficient height for its votaries to lift up their eyes and behold something of the glory of its culminating power. The establishment of agricultural bureaus and colleges in the States, the liberal appropriations al-ready and yet to be made by the nation and the States for the development of its branches, and the honorable character it is daily strengthening by acquisitions from all classes of society, warrants the belief that the time is not far distant when the supreme power and governing influence of the United States will reside in the agricultural population. At present, though possible, this is not the fact.
While the agriculturists are in vast ma-While the agriculturists are in vast ma-jority, the trades and politicians actually rule the country; hence its turbulence and uncertainty. Politicians scheme for and uncertainty. Politicians scheme for promotion and trades seek for monopoly. The conflicts of these demoralize and render unstable. On the other hand, agriculture demands peace, and flourishes only in a stable, peaceful government. This fact guarantees pacific rule by agriculture, and prosperity follows as the baudmaid of peace. Now, in view of this hright future it is the duty of the this bright future, it is the duty of the farmer to give the highest consideration to the advantages of education. His children should be educated at all hazards. They should be taught the sciences in all their perfection, as a fitting prepais to be carried to its highest perfection, and it is by the triumphs of agriculture that the farmer is to take first rank in the classes of society.

LACING.—If all the women insane on this subject were in the asylums, the accommodations would have to be largely increased. The habit is a general one, and very injurious. A good authority says: "It has been found that the liver, the lungs, and the powers of the stomach, have been brought into a diseased state by this most time in the large." by this most pernicious habit. Loss of bloom, reduess of the nose, and cruptions on the skin are among its effects. If pro-longed, there is no knowing to what malady tight lacing may not lead. Its most apparent effect is an an injured digestion, and consequent loss of appetite. Of this, however, it is often difficult to convince however, it is often difficult to convince the practiced lacer, for vanity is general-ly obstinate. But, looking at tight lacing, without consideration of its effect on health, and merely at its tendency to improve or injure the appearance, nothin can be more absurd than to believe it i advantageous to the figure. A small waist is rather a deformity than a beauty To see the shoulders cramped and squeezed together is anything but agreeable. The figure should be easy, well developed, supple. If nature has not made the waist small compression cannot mend her week."

Acts Passed by the General Assembly at the Extra Session of 1877.

VOL. XIII--NO. 5.

An Acr to amend sections 55 and 56

school purposes.

Section 1. Be it enacted by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That Section 15 of Chapter XXXIX of the General Statute heard the send that seems of the same of the send that seems the second the second that seems that seems that seems that seems that seems the second that seems that seems that seems that seems the second that seems that seems that seems the second that seems the second that seems the second that seems that seems the second that seems the second that seems the second that seems the second that seems that seems that seems the second that seems that seems the second that seems the second that seems that seems that seems the second that seems that seems that seems the second that seem uter be, and the same is hereby amended, by striking out all subdivision 4 of said

section.
SEC. 2. All acts and parts of acts inconsistent with this act be, and the same are hereby, repealed.
Approved June 8, 1877.

AN ACT to prohibit the unauthorized Absence of certain officers from duty.
SECTION 1. Be it enacted by the Senat SECTION 1. Be it enacted by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That no State or county officer, except members of the General Assembly and the Governor, shall be absent from the State during his term of office for more than thirty days in any one year without special permission, to be granted by the Governor of the State. Sec. 2. Any such officer violating the

State, upon conviction, the amount of the salaries and perquisites of their offices for the year in which said absence occurs.

Approved June 7, 1877.

An Acr to reduce and fix the per diem and mileage of members of the General Assembly.

SECTION 1. Be it enacted by the Senate

SECTION 1. Be it enacted by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That cach member of the General Assembly shall hereafter receive for each regular session five dollars per diem for each day during the session; and when convened in extra session each member shall receive the same mileage and per diem compensation as mileage and per diem compensation as are fixed for the regular ession, and none

SEC. 2. That hereafter each member of the General Assembly shull be entitled to receive mileage at the rate of ten cents per mile for the actual distance traveled, by the most direct route, whilst going to and returning from the place where the session of the General Assembly shall be

SEC. 3. This act shall, except as to th special session that was begun to be holden on the 24th day of April, 1877, take effect immediately after its passage, and all acts and parts of acts inconsistent herewith shall then and thereafter be

void and of no effect.

Approved June 7, 1877.

SECTION 1. Be it Resolved by the Senate and House of Representatives of the Sta.3 of Scuth Carolina, new met and sitting in General Assembly, and by the authority of the same, That a commission consisting of the Attorney General and three members of the General Assembly, two of whom to be appointed by the Speaker of the House and one by the President of the Senate, be raised for the president of the Senate, be raised for the purpose of investigating the sale of the Columbia Canal and its appurtenances by

s commission of this State.

SEC. 2. That it shall be the duty of said commission to inquire into the man-ner of said sale, the consideration re ceived by the State therefor, and whether or net the State is bound thereby; and also to inquire whether the purchaser have duly complied with the condition of said sale; and whether the said prop erty has not reverted to the State by rea on of the non-compliance with the con

ditions of said sale. SEC. 3. That said commission shall have power to call for persons and papers, and to administer oaths to witnesses before them; and that a majority of the members of the said commission shall have power to act in all cases.

4. That such commission shall conduct said investigation without delay and report the result to the Governor, to be by him transmitted to the General Assembly; and that until the meeting of the General Assembly the Governor is authorized to take such action on the report as may be necessary to protect the interests of the State and others. Approved June 7, 1877.

An Acr to render officers of corpora-

tions personally responsible in certain

of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That, on and after the passage of this act, it shall be deemed a felony for any president, director, manager or cashier, or other officer of any banking institution to receive institution, to receive any deposits or trusts, or to create any debts for such corporation, after he shall become aware corporation, after he shall become aware that such corporation is insolvent. And every officer of such failing corporation shall become personally liable to the amount of such deposits or trusts received by him, or with his knowledge or assent, in any such case, to the person thereby damaged, whether criminal prosecution be made or not. And all persons convicted for felony, as herein personaled. victed for felony, as herein provided, shall be punished by imprisonment for a term of not less than one year, and by a fine of not less than \$1,000.

Approved May 31, 1877.

JOINT RESOLUTION to authorize the Gov ernor to effect a loan.

Be it resolved by the Senate and Hou Be it resolved by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That the Governor be authorized to borrow on the credit of the State, the sum of \$100,000, if so much be necessary, in anticipation of the taxes to be collected under the act to raise supplies for the current fiscal year, on such terms as hadeems advisable.

Approved June 7, 1877. Approved June 7, 1877.

AN ACT to amend section 1 chapter 69 of the revised statutes, and to authorize the Governor to appoint Regents of the Lunatic Asylum from Richland

County.

Be it enacted by the Senate and Hour of Representatives of the State of South on Southern farms,

LIGAL SALIMATER AND TO WE RESCAUDED TO COMPARE AND ADDRESS OF THE PROPERTY OF

Age We are not responsible to phinions of our correspondents.

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Anderson, S. C.

Carolina, now met and sitting in General Assembly, and by the authority of the same, That section 1, chapter 69 of the revised statutes be, and the same is hereby, amended so as to read as follows: "That the Governor shall appoint nine Regents of the Lunatic Asylum, who shall hold office for six years from the day of appointment, except upon the occurrence of a vacancy in the regency, when the Governor shall fill the same by an appointment, for the unexpired term only. The Regents shall be appointed from Richland County, and shall receive neither mileage, per diem or other compensation for their services."

Approved June 7, 1877. Approved June 7, 1877.

An Acr to prohibit the sale of seed cot-

An Act to prohibit the sale of seed cotton between the time of the setting and rising of the sun, and to regulate the sale of seed cotton.

SECTION 1. Be it enacted by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That on and after the passage of this act, it shall not be lawful for any person to buy, or sell, or receive by way of barter, exchange or traffic of any sort, any seed cotton, between the hours of sun-down and sunrise of any day.

tween the hours of sun-down and sun-rise of any day.

SEC. 2. That any person who shall vio-late the provisions of section 1 of this act, shall, upon conviction in the Court of General Sessions, or of a Trial Justice, be fined the sum of \$50, or imprisoned in the county jail for the period of thirty days, or both, in the discretion of the

SEC. 3. That all acts or parts of acts inconsistent with this act, be, and the same are heraby, repealed.

Approved June 8, 1877.

An Acr to reduce and fix the price of An Act to reduce and fix the price of dieting prisoners.

Be it enacted by the Senate and House of Representatives of the State of South Carolina, now met and sitting in General Assembly, and by the authority of the same, That bereafter the Sheriffs of the different counties in this State shall be entitled to charge and receive thirty cents per diem for dieting prisoners, and no more; any law or usage to the contrary notwithstanding.

Approved June 8, 1877.

SAVE THE OLD PAPER.—Never throw away old paper. If you have no wish to sell it, use it in the house. Some house-keepers prefer it to cloth for cleansing many articles of furniture. For instance, a volume written by a lady who prided herself on her experience and tact, says. After a stove has been blackened, it can be kept looking very well for a long time by rubbing it with paper every morning. Rubbing with paper is a much nicer way of keeping the outside of a teakettle, coffee pot and tea pot bright and clean than the old way of washing them in suds—rubbing with paper is also the best way of polishing knives, tin ware and spoons; they shine like new silver. For polishing mirrors, windows, lamp chimneya, etc., paper is better than dry cloth. Preserves and pickles keep much better if brown paper, instead of cloth, is tied over the jar. Canned fruit is not apt to mould if a piece of writing paper cut to fit the can is laid directly on the fruit. Paper is much better to put under a carnet than stray. It is warner, thin. fruit. Paper is much better to put under a carpet than straw. It is warmer, thirner, and makes less noise when one walks over it

- The steamer City of New York, arrived at San Francisco from Sydney, Joint Resolution to appoint a com-mission to investigate the sale of the Columbia Canal.

> - Arlington will not be surrendered — Affington will not be surrendered to the heirs of Gen. Lee without a struggle. The first point in the legal battle is that the ownership rests in the United States, which cannot be sued by an individual

— There is scandal over the disrespectations to the bones of Gen. Custer while shown to the bones of Gen. Custer while en-trausit, recently, from the Yellow-stone battle-field to Chicago. On arriv-ing at Fort Lincoln the remains were de-posited in a shed, where they lay several days, and were thence transferred to a freight-car at Bismarct, and on the whole journey they were dumped around in freight-cars and handled as if they were ordinary baggage or a roll of buffalo-

— We believe the estimated population of the South is 12,000,000 souls, one-third of whom are negroes. 8,000,000 of this population doubtless live in the cotton belt, and purchase two-thirds of the meat beit, and purchase two-thirds of the meat they annually consume. The Georgia Commissioner of Agriculture says that State buys annually \$18,000,000 worth of meat. Allowing an average expenditure, based upon this data, for each of the other cotton States, there can be no ques-tion but that the cotton States spend an-nually one hundred millions of dollars for the meat they consume. This is alfor the meat they consume. This is al-lowing twelve and a half dollars per cap-ita for the annual consumption of bought meat by the men, women and children of the cotton States. If this were paid of the cotton States. If this were paid for in cash it would buy enough to do almost two years; but as the bulk of it is bought on a credit, nearly twice as much is paid for it as it is worth. We are convinced that if each family in the South were to buy in October an Escar pig, (we have no pigs for sale) that by the end of twelve months there would be enough home-raised meat in the South to save one-fourth of that vast amount of money, if these pigs received daily the slops from the kitchens which are now thrown away. Think of it; the slope of our Southern households properly utilized are worth about \$25,000,000 annually. Are they not worth taking are of?

— A representative of the New York Tribune, travelling in Louisiana, thinks that would be a far more attractive country for Northern invalids than Florida not because one threatened with or suffering from, consumption (which, in some form or other, seems to be a sort of universal disease among Northerners could or would be more easily and surely cured there than in Florida, but bee cured there than in Florida, but because an investment in a sugar plantation would yield more immediate and heavier returns in money than an orange grove. Well, if money and its beavy interest is what is needed to cure consumption, we would think it would matter but little when or where it was invested. This Tribuns writer thinks that, from an investment of \$10,000, any judicious North-ern farmer would realize a net incom-annually of \$3,000 from a sugar plantaannually of \$3,000 from a sugar plantation. Just so. We never saw a Northern man but that thought he could invest
in a Southern farm and make money,
hand-over-fist. And we have seen a good
many of them try it in South Carolina
and other. Southern States, and, where
one succeeded, twenty broke. They believe all Southerners are law and don't
work, (which, we are sorry to fear, is not
an unfounded accusation) and all that is
nocessary to make a fortune is a little
Yankee vim and perseverance. Expe-Yankee vim and perseverance. Experience has taught hundreds of them that Yankee habits don't hear luxuriant front

But the capitalist, who was called upon to advance the cash with which the nec-

cate husiness, and be morally wrong, even when beyond the reach of legal Re-enact this law and the transactions of ordinary business would be ham ered by numberless subterfuges; agents, brokers and middlemen, would reap a rich reward from the necessities of borrowers, and in place of a fair and open trade in money, by which all loans would be governed, and a known market rate of interest established, a complicated system of commissions, exchanges and overof commissions, exchanges and over-charges would be devised, and result only in increased expense and annoyance to the unfortunate borrower. The old to the unfortunate borrower. The old usury law formerly in force in this State was, as is well known, a dead letter before its repeal by the Legislature, so universal had become the practice of evading it. The temptation to do so would be greater now than before the war, as the moral tone in business circles is infinitely lower and practices recognized as legitimate that would not then have been permitted.

have been permitted.

I have heard the argument used by the advocates of a usury law, that one of their chief objects was to hamper the farmer, prevent his borrowing money, and in that way confine his operation to the narrow limits of his own labor and the labor of his immediate family. the labor of his immediate family.—
What progress or improvement can come from a scheme so narrow and contracted as this? These legislators would tie the as the scheme so narrow and contracted as the scheme so narrow and contracted as the scheme so narrow and contracted as the scheme sche as this? These legislators would tie the hands of the man of energy to the plow tail and hoe handle, give him no chance to hire help to till additional acres, to fertilize his fields or improve his stock, by restricting his undeniable right to go into a free market, and make his free contracts for what money he needs, and pay for his cash, just as he pays for his labor or supplies, that is to say, no more or no less than what it is worth. Besides, all men in South Carolina are not farmers, or even remotely connected with agers, or even remotely connected with agricultural pursuits. It is the manifest duty of the Legislature to make laws for the government of the merchant, the manufacturer, the mechanic and the pro-fessional man, as well as for the landowner and farmer, and it should also foster and care for the material interests of every class. To move the crops and supply the multifarious wants of society, the merchant must have either from his own stores large supplies of ready cash or be perforce a constant borrower. The manufacturer has to meet daily his expenses for labor raw metarial. manufacturer has to meet daily his expenses for labor, raw material and repairs. So, too, with the mechanic, who contracts for work, and to whom the journeyman looks for daily bread.— Banks were originally designed to meet the wants of such as these, and without exception every member of the classes enumerated above will tell you, "Pass no usury laws, leave us free to make such contracts for money as seems best to us." They know that the rate per cent. for loans is fixed by the laws of trade, and

In former years in the State of South dant, and a greater portion of the labor necessary for conducting agricultural and mechanical operations being performed by slaves, ready money was but little needed, and a few dollars went a long way in those halcyon days. The bank-ing capital alone amounted to fifteen millions, and the banks were also allowed to issue bills to the amount of five millions more. They were also restricted to 6 per cent. interest for discounting notes, but could buy and sell foreign and domestic exchange. Now mark the workings of these institutions. With all the advantages derived from issuing bills upon which they paid themselves no interest, but upon which they received 6 per cent., they found it still more profitable to transfer a large part of their capital to the content of the capital to the ital to the great money centres of this country and Europe, and employ their money in trading in exchange, untrammelled by usury laws.

A. T. Stewart, the great dry goods millionier of New York city, bought a large part of his foreign exchange from the agents of the Bank of Charleston. What immediate benefit was this large capital employed in New York to the agricultural community in South Caroli-na? Did it make money cheaper? No farmer or planter, as a rule, had bank credit in those days in any ordinary city or country bank, for they all did their business more in New York than at their leval officer, the recidents agried the local offices; the presidents carried the banks in their pockets. The planter requiring advances was forced by the above system into the hands of the commission men who knew the ropes, and although 7 per cent. was the rate of interest that appeared on the face of the bonds, nothimbilities, and the dictates of wisdom would be to interfere by legislative enact-ments as little as possible with the recognized modes of transacting business. No law which could be enacted would or But the capitalist, who have no inducement to bought, could have no inducement to carbinark in this business but the hope of carbina, as elsewhere, must decrease. Already has money fallen from 12 per cent. per annua to 7 or 8. With an incomplete of 6 or 7 per cent. per annua to 7 or 8. With an incomplete of 6 or 7 per cent. per annua to 7 or 8. With an incomplete of 6 or 7 per cent. crease in our material resources, a further reduction is certain; confidence will bring out the secret boards now unem ployed, and the lenders become numer

ous and the borrowers comparatively this question is one that has always prominently influenced the minds of Southern men, and particularly men of South Carolina. Legislative interference with personal rights have at no time may be placed in the same category with the Puritan blue laws and the modern Maine liquor and prohibition laws, with which you are all familiar. I for one do not desire to see the Grangers of South Oarolina putting themselves on record as advocates of such measures as these former was enabled to borrow on the produce of his land, and the latter to obtain security from the same source.

The system of taxation heretofore pursued by the dominant political party in Granges must rise above these petty con-

the State has also compelled bankers and money-lenders to demand high rates of interest from borrowers. Private individuals are, in many instances, enabled to evade taxation on personal property; but bankers and banking houses are, from the peture of their hydrogen under contact the preture of th viduals are, in many instances, enabled to evade taxation on personal property; but bankers and banking houses are, from the nature of their business, under constant surveillance, and it is almost exclusively from institutions of this kind that planters, factors and agents obtain their funds by which the crops are cultivated and produce moved. The united taxes levied on these institutions, I am credibly informed, together with the expenses of management and working, will aggregate, 9½ per cent. on their capital. A law, therefore, limiting interest would either close these banks, or force them to resort to evasions, which would complicate husiness, and be morally wrong,

MARYE'S HEIGHTS Burnside's Desperate Effort at k'reder-icksburg to Storm an Impregnable

ued to hurl one division after another against that volcanic-like eminence, belching forth fire and smoke and iron hail. French's division was the first to rush to the assault. When it emerged from cover and burst out on the open plain, in full view of the enemy, it was plain, in full view of the enemy, it was greeted with a frightful fiery reception from all his batteries on the circling summit. The ridge concentrated upon it the convergent fire of all its enginery of war. You might see at a mile the lanes made by the cannon balls in the ranks. You might see a bursting shell throw up into the air a cloud of earth and dust, mingled with the limbs of men. The batteries in front of the devoted division thundered against it. To the right, to the left, cannon were answering right, to the left, cannon were answering to each other in a tremendous deafening

battle chorus, the burden of Welcome to these madmen about to die The advance column v.as the focus, the point of concentration, of an arc-al-most semicircle—of destruction. It was a centre of attraction of all deadly misbass of the bellowing ridge. The rapid discharge of small arms poured a con-tinuous rain of bullets in their faces; loans is fixed by the laws of trade, and from the stone wall, would not quit the hill altogether. Their divisions, lying down on the earth, literally clung to the ground they had won. These valiant men, who could not go forward, would not go back. All the while the batteries on the heights raged and stormed at them. Howard's division came to their aid.

aid. Two divisions of the Ninth Corps on their left attacked repeatedly in their support. It was then that Burnside rode down from the Phillips House, on the Northern side of the Rappahannock, and standing on the bluff at the river, staring at those formidable heights, exclaimed, "That crest must be carried to-night." Hooker remonstrated, begged, obeyed. In the army to hear is to obey. He prepared to charge with Humphrey's divis-ion; he brought up every available bat-tery in the city. "I proceeded," he said, "against their barrier as I would against a fortification, ard endeavored to breach a hole sufficiently large for a forlorn hope to enter." He continued the cannonad-He made no impression upon their works, "no more than you could make upon the side of a mountain of rock." Humphrey's division formed under shelter of the rise, in column, for assault. They were directed to make the attack with empty muskets; there was no time then to load and fire. The officers were put in front to lead. At the command moved forward with great impetuosity; they charged at a run, hurrahing. The foremost of them advanced to within fifteen or twenty yards of the stone wall. Hooker afterwards said: "No campaign in the world ever saw a more gallant ad-But they were to do a work no man could do." In a moment they were hurled back with enormous loss. It was now just dark; the attack was suspended. Three times from noon to dark the canstone wall had prostrated division after division on Marye's Hill. And now the sun had set; twilight had stolen out of the west and spread her veil of dusk; the town, the flat, the hill, the ridge, lay

had settled down upon the Phillips House, over on the Stafford Heights, where Burraide would after awhile hold his council of war. LIGHTNING STRIKING A TRAIN. -- An incident of a recent thunder storm, as noticed by a passenger on a train on the New York Midland railroad, is thus described by the Middletown Press: The storm was terrific. Crash after crash of thunder, with blinding lightning, accompanied by a deluge of rain and hail, followed them. At one time the train seemed to be enveloped in a sheet of electrical fire. A fearful crash preceded, and instantly the engine was in a volume of experienced a severe shock. A large tree by the track was shattered. The shock lasted but a moment. When sat-isfied that nothing had been injured, the engineer started the iron horse on with a loud whistle toward Norwich.

under the "circling canopy of night's extended shade." Darkness and gloom

rary, begins with a court and ends with

The Temperance Movement.